



Hello,

Thank you for joining CRU GROUP.

Our on-boarding process requires you to complete the following steps. Please ensure to complete steps 1 and 2 so that we may be able to pay you without delay or errors.

STEP 1: COMPLETE YOUR CONTRACTOR ONBOARDING EMAIL PACKET

Please e-sign your policy forms, contract, and complete the information sections below.

STEP 2: COMPLETE PAYCOR REGISTRATION

Check your email inbox/spam folder for an email from PayCor, our third-party Payroll provider.

NOTE: Delays in completing Paycor registration will result in your pay being delayed.

IMPORTANT: You will need to complete the direct deposit registration. **Please check your email (including spam).** If you have not received it within 24 hours of completing Step 1, please write to payrollus@cruadjusters.com.

From the Paycor email, you will be prompted to set up your Paycor account by entering your legal name (not your nickname) or Business name, SSN/EIN, bank deposit information, upload your void check, and completed W9 form directly into Paycor. Your name must match the name attached to your bank account.

Within a few days of completing your Paycor registration, you will receive an email from Paycor, indicating your ID number. Once this is done, you are set up for payment! You will have access to your pay stubs and tax documents in Paycor. If you need to change your address or banking information, you can simply login and modify your record.

IF YOU HAVE ALREADY REGISTERED WITH PAYCOR, please login to your Paycor account and make sure all banking and contact information are up to date. If you do not have access to your login information, please email payrollus@cruadjusters.com and they will assist you.

If you have concerns or questions with the Paycor registration, please contact us at payrollus@cruadjusters.com.

Thank you for joining the CRU team!

Best Regards,
CRU GROUP



Please complete the following information:

- **Adjuster** licensing State or Designated Home State [REDACTED] _____
 - If you live in a non-licensing state, please list state of residency.
- **Adjuster** License Number [REDACTED] _____
 - If you live in a non-licensing state, please enter 4 zeros.
- NPN Number [REDACTED] _____
- Optional: Emergency Contact Information
 - Name [REDACTED] _____
 - Relationship [REDACTED] _____
 - Phone number or numbers [REDACTED] _____



CRU GROUP Sexual Harassment Policy

The Policy Statement

CRU GROUP and our subsidiaries (CRU) are committed to providing a safe environment for all its employees free of discrimination and harassment. CRU will maintain a zero-tolerance policy relative to any form of sexual harassment, treat all incidents seriously and promptly investigate any allegations of sexual harassment. Any person found to have violated this policy will face disciplinary action, up to and including termination.

Any complaints of sexual harassment will be treated with respect and in confidentiality. No one will be victimized for making such a complaint.

Definition of Sexual Harassment

Sexual harassment is unwelcome conduct of a sexual nature which makes a person feel offended, humiliated and/or intimidated. Sexual harassment can involve one or more incidents and actions constituting harassment including physical, verbal and non-verbal. Examples of conduct or behavior which constitute sexual harassment include, but are not limited to:

Physical Contact

- Unwelcome physical contact including patting, pinching, stroking, kissing, hugging, fondling, or inappropriate touching
- Physical violence, including sexual assault
- The use of job-related threats or rewards to solicit sexual favors

Verbal Conduct

- Comments on a worker's appearance, age, private life, etc.
- Sexual comments, stories and jokes
- Sexual advances
- Repeated and unwanted social invitations for dates or physical intimacy
- Insults based on the sex of the worker
- Condescending or paternalistic remarks
- Sending sexually explicit messages (by phone or by email)

Non-Verbal Conduct

- Display of sexually explicit or suggestive material
- Sexually-suggestive gestures

Anyone can be a victim of sexual harassment, regardless of their gender or the gender of the harasser.

Any CRU employee or contractor in violation of this policy will be reprimanded accordingly

Sexual harassment is prohibited whether it takes place within any CRU premises or outside,



including at client location, social events, business trips, training sessions or conferences sponsored by CRU.

Complaints Procedures

Anyone who is subject to sexual harassment should, if possible, inform the alleged harasser that the conduct is unwanted and unwelcome. CRU recognizes that sexual harassment may occur in unequal relationships (i.e. between a supervisor and his/her employee) and that it may not be possible for the victim to inform the alleged harasser.

If a victim cannot directly approach an alleged harasser, he/she can email HR@CRUadjusters.com with their complaint.

When an email complaint of sexual harassment is received, CRU will:

- Secure details of the alleged incident(s)
- Discuss and agree the next steps: either informal or formal complaint, on the understanding that choosing to resolve the matter informally does not preclude the victim from pursuing a formal complaint if he/she is not satisfied with the outcome
- Establish a confidential record of all discussions
- Ensure that the victim knows that they can lodge the complaint outside of the company through the relevant legal framework

CRU recognizes that because sexual harassment often occurs in unequal relationships within the workplace, victims often feel that they cannot come forward. CRU understands the need to support victims in making complaints.

Informal Complaint Process

If the victim wishes to deal with the matter informally, the designated person will: ➤ give an opportunity to the alleged harasser to respond to the complaint

- Ensure that the alleged harasser understands the complaints mechanism, facilitate discussion with both parties to achieve an informal resolution that is acceptable to the complainant.
- Follow-up to ensure that the behavior has stopped
- Ensure that the above is completed with due deliberate speed

Formal Complaint Escalation

If the victim wants to make a formal complaint or if the informal complaint process fails to generate a satisfactory outcome for the victim, the formal complaint process allows for escalation.

The CRU representative who receives the initial complaint will escalate it to management who will ensure that a proper investigation is completed.

The person carrying out the investigation will:

- Interview the victim and the alleged harasser separately



Ethics, Confidentiality & Media Engagement Acknowledgement

The undersigned acknowledges and is bound by the following to both CRU GROUP and our clients.

1. **Client Relationship.** "Client" means any insurer, third-party administrator, MGA or any entity that retains the services of CRU GROUP and/or our subsidiaries. I certify that as an employee, sub-contractor, labor for hire, or any other relationship whereas I have been, or will be, remunerated for services performed, to be bound by this agreement.
2. **Code of Ethics.** I have read and understand CRU GROUP's Code of Ethics. I understand that I am bound by this Code of Ethics (and all future versions/revisions) and agree that among other restrictions that I cannot:
 - a. Give any gift to any client of CRU GROUP's without the express written consent of CRU GROUP.
 - b. Accept any gift from anyone, client, employee of the client, policyholder, or any persons encountered in the process of performing your business acts for CRU GROUP, with a value in excess of \$10.00 CAD/USD, that could be interpreted to be, intended to influence the handling of a claim, or could be interpreted as an expression of gratitude for such an act.
 - c. Propose, discuss, outline, suggest or infer any 'direct' business with a client that would conflict in any way with **any** business, either current or future, between CRU GROUP and the client. Furthermore, I hereby agree, that in the course of providing services as an agent of CRU GROUP, that any discussion, proposals or request for further engagement of services are the work product of CRU GROUP. As an agent of CRU GROUP, I hereby agree to refer all such matters to CRU GROUP management as they become apparent.
 - d. If an exception is needed to any of the points as outlined above, those exceptions must be clearly delineated and scribed for CRU GROUP management written approval. Under **NO** circumstances will CRU GROUP management grant a 'verbal' consideration for an exception. It is incumbent of the employee or agent to ensure that any such exception is dutifully executed.

The following are Standards of Conduct that define ethical behavior.

- a. An Adjuster/Inspector must disclose all financial interest in any direct or indirect aspect of an adjusting transaction. For example: an Adjuster shall not directly or indirectly refer or steer any claimant needing repairs or other services in connection with a loss to any person with whom the adjuster has an undisclosed financial interest, or which person will or is reasonably anticipated to provide the adjuster any direct or indirect compensation for the referral or for any resulting business.
- b. An Adjuster/Inspector shall treat all claimants equally. An adjuster shall not provide favored treatment to any claimant.
- c. An Adjuster/Inspector shall never approach investigations, adjustments, and settlements in a manner prejudicial to the insured.

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CRU000017



- d. An Adjuster/Inspector shall make truthful and unbiased reports of the facts after making a complete investigation.
- e. An Adjuster/Inspector shall handle every adjustment and settlement with honesty and integrity and allow a fair adjustment or settlement to all parties without any remuneration to himself except that to which he is legally entitled.
- f. An Adjuster/Inspector, upon undertaking the handling of a claim, shall act with dispatch and due diligence in achieving a proper disposition thereof.
- g. An Adjuster/Inspector shall exercise extraordinary care when dealing with elderly clients, to assure that they are not disadvantaged in their claims transactions by failing memory or impaired cognitive processes.
- h. An Adjuster/Inspector shall not advise a claimant to refrain from seeking legal advice, nor advise against the retention of counsel to protect the claimant's interest.
- i. An Adjuster/Inspector shall not attempt to negotiate with or obtain any statement from a claimant or witness at a time that the claimant or witness is, or would reasonably be expected to be, in shock or serious mental or emotional distress because of physical, mental, or emotional trauma associated with a loss. Further, the adjuster shall not conclude a settlement when such settlement would be disadvantageous or to the detriment of a claimant who is in the traumatic or distressed state described above.
- j. An Adjuster/Inspector shall not knowingly fail to advise a claimant of their claim rights in accordance with the terms and conditions of the contract and of the applicable laws of this state. An adjuster shall exercise care not to engage in the unlicensed practice of law as prescribed by the Governing Bar.

Failure to adhere to these policies and procedures will result in early termination of the contract and I understand that I will be added to the CRU GROUP Do Not Deploy List.

- 3. Confidentiality, Non-Disclosure and Privacy.** I understand that I am bound by the CRU GROUP Confidentiality, Non-Disclosure and Privacy Act it the strictest of possible terms and furthermore agree that Confidential Information means:
- a. Any & all CRU GROUP claim information, claim files, all documents related to the claim, claimant personal information, policyholder personal information, and any other information, underwriting or otherwise gathered in the course of performing any job duties on behalf of CRU GROUP is held in the strictest confidence.
 - b. Confidential Information is sensitive and is therefore protected and I hereby attest that I will not use any such Confidential Information for any purpose other than the expected duties of servicing, adjusting or resolving the claim.
 - c. I will not disclose, or cause to be disclosed, Confidential Information to any person or entity except as expressly authorized by CRU GROUP or its client.
 - d. I will take all reasonable measures to protect and prevent Confidential Information from inadvertent or improper disclosure to any person, entity, or third party.

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CRU000018



All CRU GROUP work-related information including all training, tracking, job assistance aids, procedures and processes are proprietary, I will not share or discuss them with anyone other than my direct supervisor.

- 4. Termination of the Claims Process.** I certify that after the termination of the handling of any matter, claims or otherwise, that I will return all related Confidential Information in my possession to CRU GROUP, or so as otherwise directed, and that the Confidentiality of such Confidential Information shall survive and the requirement of Section 3 above shall continue to apply into perpetuity or until such time that I am under Court Order to provide such information.
- 5. Media Engagement.** To ensure the quality and consistency of information disseminated to media sources, the following policy shall be enforced:
- a. All media inquiries are to be handled by the CEO or his or her designee.
 - b. All press releases or other promotional materials are to be approved by the CEO or his or her designee prior to dissemination.
 - c. Adjusters/Inspectors and employees who are not designated spokespeople are not authorized to make statements to the media and/or in public discussion on behalf of CRU GROUP.
 - d. Media definitions include traditional news media (print, radio, and television), online (websites) and social media (blogs, Facebook, LinkedIn, YouTube, Twitter and other sites where content is generated by users).
- 6. Consequences for Violation.** I understand that, if I violate the restrictions, covenants and or requirements in this acknowledgement, then in addition to CRU GROUP expressly reserving all legal consequences, including but not limited to tortuous interference, and among other consequences, I acknowledge that I am subject to the immediate termination, and that CRU GROUP may be entitled to injunctive relief as well as monetary damages.

I acknowledge that should my employment or engagement with CRU GROUP be terminated or expire, for **any** reason whatsoever, that no longer being engaged by CRU GROUP, does not release me from the tenants of this agreement. I acknowledge that I have read and understand this form, and that I voluntarily sign it at the request of CRU GROUP.

Acknowledged and agreed to on the following date: _____ (Date)

By:

Name of Employee or Sub-Contractor
(Print or Type)

Signature of Employee or Sub-Contractor